

IN THE UNITED STATES DISTRICT COURT  
FOR THE SOUTHERN DISTRICT OF OHIO  
WESTERN DIVISION

JAMES R. MULLINS, JR., *et al.*,

:

Plaintiffs,

v.

:

Case No. 3:16-cv-137

PENNYMAC LOAN SERVICES,  
LLC, *et al.*,

:

JUDGE WALTER H. RICE

Defendants.

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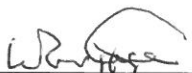
DECISION AND ENTRY ADOPTING UNITED STATES MAGISTRATE  
JUDGE'S REPORTS AND RECOMMENDATIONS (DOCS. ##39, 40);  
SUSTAINING DEFENDANT BANK OF AMERICA, N.A.'S MOTION TO  
DISMISS (DOC. #28) AND DEFENDANT LAURITO & LAURITO, LLC'S  
MOTION TO DISMISS (DOC. #29)

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Based on the reasoning and citations of authority set forth by United States Magistrate Judge Michael R. Merz, in his Reports and Recommendations (Docs. ##39, 40), as well as upon a thorough *de novo* review of this Court's file and the applicable law, the Court ADOPTS said judicial filings in their entirety. Although the parties were advised of their right to file Objections to the Reports and Recommendations, and of the consequences of failing to do so, no Objections have been filed within the time allotted.

Accordingly, the Court SUSTAINS the Motions to Dismiss filed by Defendant Bank of America, N.A. (Doc. #28) and Defendant Laurito & Laurito, LLC (Doc. #29), and DISMISSES all claims against these Defendants WITH PREJUDICE.

Date: September 7, 2016

  
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WALTER H. RICE  
UNITED STATES DISTRICT JUDGE